

In re:
Demion Starr Lewis
Chaniqua Renea Lewis
Debtors

Case No. 25-14195-RB
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0973-6
Date Rcvd: Oct 06, 2025

User: admin
Form ID: 318a

Page 1 of 3
Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 08, 2025:

Recip ID	Recipient Name and Address
db/jdb	Demion Starr Lewis, Chaniqua Renea Lewis, 1488 E Eighth St, Beaumont, CA 92223-2414
42535309	++ CREDIT BUREAU ASSOCIATES, PO BOX 150, FAIRFIELD CA 94533-0150 address filed with court:, Credit Bureau Associates, 460 Union Ave Ste C, Fairfield, CA 94533-6334
42535310	DNF Associates, 2351 N Forest Rd, Getzville, NY 14068-9902

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: EDD.COM	Oct 07 2025 04:59:00	Employment Development Dept., Bankruptcy Group MIC 92E, P.O. Box 826880, Sacramento, CA 94280-0001
smg	EDI: CALTAX.COM	Oct 07 2025 04:59:00	Franchise Tax Board, Bankruptcy Section MS: A-340, P.O. Box 2952, Sacramento, CA 95812-2952
cr	+ EDI: AISACG.COM	Oct 07 2025 04:59:00	Bridgecrest Credit Company, LLC as Agent and Servi, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
42535301	Email/Text: Bankruptcy@arrowheadcu.org	Oct 07 2025 01:23:00	Arrowhead Credit Union, PO Box 4100, Rch Cucamonga, CA 91729-4100
42535300	^ MEBN	Oct 07 2025 01:12:45	AfterPay, PO Box 328, San Francisco, CA 94104-0328
42535302	Email/Text: rm-bknotices@bridgecrest.com	Oct 07 2025 01:25:00	Bridgecrest Credit, 7300 E Hampton Ave, Mesa, AZ 85209-3324
42535303	EDI: CAPITALONE.COM	Oct 07 2025 04:59:00	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
42535304	EDI: CAPITALONE.COM	Oct 07 2025 04:59:00	Capital One / Kohls, PO Box 3043, Milwaukee, WI 53201-3043
42535305	EDI: CAPONEAUTO.COM	Oct 07 2025 04:59:00	Capital One Auto Finance, PO Box 60511, City Industry, CA 91716-0511
42535306	EDI: CITICORP	Oct 07 2025 04:59:00	Citibank / The Home Depot, PO Box 7032, Sioux Falls, SD 57117-7032
42535307	EDI: WFNNB.COM	Oct 07 2025 04:59:00	Comenity Bank, Bankruptcy Department, PO Box 182125, Columbus, OH 43218-2125
42535308	EDI: WFNNB.COM	Oct 07 2025 04:59:00	Comenity Capital / Victorias Secret, PO Box 182273, Columbus, OH 43218-2273
42535311	Email/Text: support@paywithfour.com	Oct 07 2025 01:24:00	Four Technologies, 20807 Biscayne Blvd Ste 102,

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			Miami, FL 33180-1409
42535312	EDI: CALTAX.COM	Oct 07 2025 04:59:00	Franchise Tax Board, Personal Bankruptcy MS A340, PO Box 2952, Sacramento, CA 95812-2952
42535313	EDI: IRS.COM	Oct 07 2025 04:59:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
42535315	Email/Text: customerservice.us@klarna.com	Oct 07 2025 01:22:00	Klarna, 629 N High St Fl 300, Columbus, OH 43215-2929
42535314	^ MEBN	Oct 07 2025 01:14:50	Katapult, 5360 Legacy Dr Ste 135, Plano, TX 75024-4197
42535316	Email/Text: bknotices@mbandw.com	Oct 07 2025 01:24:00	McCarthy Burgess & Wolf, 26000 Cannon Rd, Bedford, OH 44146-1807
42535317	Email/Text: nsm_bk_notices@mrcooper.com	Oct 07 2025 01:23:00	MRC/United Wholesale, Attn: Bankruptcy, PO Box 619098, Dallas, TX 75261-9098
42535318	EDI: NFCU.COM	Oct 07 2025 04:59:00	Navy Federal Credit Union, PO Box 3000, Merrifield, VA 22119-3000
42535319	Email/Text: bankruptcygroup@sce.com	Oct 07 2025 01:23:00	Southern California Edison, PO Box 800, Rosemead, CA 91770-0800
42535320	^ MEBN	Oct 07 2025 01:14:34	Southern California Gas Company, PO Box 30337, Los Angeles CA 90030-0337
42535321	EDI: SYNC	Oct 07 2025 04:59:00	Synchrony / Amazon, PO Box 71737, Philadelphia, PA 19176-1737
42535322	EDI: SYNC	Oct 07 2025 04:59:00	Synchrony / Lowes, Po Box 71727, Philadelphia, PA 19176-1727
42535323	EDI: SYNC	Oct 07 2025 04:59:00	Synchrony / PayPal Credit, PO Box 71727, Philadelphia, PA 19176-1727
42535324	EDI: SYNC	Oct 07 2025 04:59:00	Synchrony / QVC, PO Box 71740, Philadelphia, PA 19176-1740
42535325	EDI: SYNC	Oct 07 2025 04:59:00	Synchrony / Sams Club, PO Box 71727, Philadelphia, PA 19176-1727
42535326	EDI: WTRRN BANK.COM	Oct 07 2025 04:59:00	TD Bank / Target, PO Box 673, Minneapolis, MN 55440-0673

TOTAL: 28

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 08, 2025

Signature: /s/Gustava Winters

District/off: 0973-6

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 6, 2025 at the address(es) listed below:

Name	Email Address
Amitkumar Sharma	on behalf of Creditor Bridgecrest Credit Company LLC as Agent and Servicer for Carvana, LLC, c/o AIS Portfolio Services, LLC amit.sharma@aisinfo.com
Benjamin Heston	on behalf of Debtor Demion Starr Lewis bhestonecf@gmail.com benheston@recap.email,NexusBankruptcy@jubileebk.net
Benjamin Heston	on behalf of Joint Debtor Chaniqua Renea Lewis bhestonecf@gmail.com benheston@recap.email,NexusBankruptcy@jubileebk.net
Charles W Daff (TR)	charleswdaff@gmail.com c122@ecfbis.com
United States Trustee (RS)	ustpregion16.rs.ecf@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1	<u>Demion Starr Lewis</u>	Social Security number or ITIN	xxx-xx-7352
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Chaniqua Renea Lewis</u>	Social Security number or ITIN	xxx-xx-5119
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Central District of California			
Case number: 6:25-bk-14195-RB			

Order of Discharge – Chapter 7

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Demion Starr Lewis

Chaniqua Renea Lewis

[include all names used by each debtor, including trade names, within the 8 years prior to the filing of the petition]

[include all names used by each debtor, including trade names, within the 8 years prior to the filing of the petition]

Debtor 1 Discharge Date: 10/6/25

Debtor 2 Discharge Date: 10/6/25

Dated: 10/6/25

By the court: Magdalena Reyes Bordeaux
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

15/AUTU

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.